

In re:
Anthony W. Michaud
Debtor

Case No. 19-11574-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Jun 06, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2022:

Recip ID	Recipient Name and Address
db	#+ Anthony W. Michaud, 2134 Verona Drive, Philadelphia, PA 19145-5770

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2022 at the address(es) listed below:

Name **Email Address**

CHARLES GRIFFIN WOHLRAB on behalf of Creditor USAA Federal Savings Bank cwohlrab@raslg.com

FRANCIS THOMAS TARLECKI on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com

JOHN L. MCCLAIN on behalf of Debtor Anthony W. Michaud aaamclain@aol.com edpabankcourt@aol.com

JOHN L. MCCLAIN on behalf of Plaintiff Anthony W. Michaud aaamclain@aol.com edpabankcourt@aol.com

KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com

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LAUREN BERSCHLER KARL

on behalf of Creditor DITECH FINANCIAL LLC lkarl@rascrane.com lkarl03@yahoo.com

MARC A. HESS

on behalf of Creditor Centric Bank bankruptcy@henrybeaver.com hess@henrybeaver.com

MARTIN A. MOONEY

on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper mclark@squirelaw.com

PAMELA ELCHERT THURMOND

on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov edelyne.jean-baptiste@phila.gov

POLLY A. LANGDON

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com

REBECCA ANN SOLARZ

on behalf of Creditor NewRez LLC DBA Shellpoint Mortgage Servicing bkgroup@kmllawgroup.com
rsolarz@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFmail@fredreiglech13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13
Michaud, Anthony W. :
Debtor : 19-11574

CONSENT ORDER

Anthony W. Michaud ("Debtor") by and through his counsel, Mitchell J. Prince, Esquire of John L. McClain & Associates, and The Villas at Packer Park Condominium Assoc. ("VPP") by and through its counsel, Bradford Lare, Esquire of Lare Law, hereby **STIPULATE and AGREE** to the following:

- 1) The Consent Order pertains to Debtor's property located at 2134 Verona Drive Philadelphia, PA 19145 ("Subject Property").
- 2) As record owner of the subject property, Anthony W. Michaud, is a member of the VPP Association and has an obligation under Uniform Planned Community Act (hereinafter "UPCA"), 68 Pa. C.S.A. §§ 5302 and 5314 to pay for assessments for common expenses.
- 3) Under the UPCA, 68 Pa. C.S.A. §5315(d), VPP has a lien on a unit for any assessment levied against that unit or fines imposed against its unit owner from the time the assessment or fine becomes due and the association's lien may be foreclosed in a like manner as a mortgage on real estate.
- 4) On March 15, 2019, Debtor filed the instant Chapter 13 Bankruptcy.
- 5) On March 20, 2020, VPP, by its counsel, filed a late secured Proof of Claim No. 15 for \$17,038.00 for Debtor's pre-petition arrears.
- 6) On November 15, 2021, the Debtor by his counsel, filed an Adversary Complaint vs. VPP in the Bankruptcy Court; thereafter, Debtor obtained a Default Judgment reducing VPP's claim to a general unsecured claim and avoiding VPP's judgment permanently upon Debtor obtaining a discharge.
- 7) Debtor claims he was unable to make required post petition payments because the automated payment service would not accept less than the full arrears; therefore, he saved the monthly payments until the issue was resolved.
- 8) VPP claims Debtor failed to pay his post petition assessments resulting in a balance due of \$30,319.61 including unpaid assessments, fines, and attorney's fees and the Association. (See Attached March 23, 2022 Owner Account Statement).
- 9) Parties, in an effort to settle this lengthy dispute, agree the balance of the post-petition arrears, to-wit, \$30,319.61, shall be cured in full by the Debtor making a reduced lump sum payment to VPP for Nine Thousand Nine Hundred and Sixteen

Dollars, \$9,916.00 as full and final settlement of VPP's post petition assessment. Said payment shall be made by Debtor within 15 days of court approval of this Order. VPP will accept the Debtor's payment and once said payment is applied, VPP will change the status of Debtor's account to "Paid in Full".

10) Also, in an effort to settle this lengthy dispute, upon Debtor's timely payment of the agreed upon amount, VPP will mark "Settled" and forgive the Proof of Claim amount of \$17,038.00.

11) Once the account is "Paid in Full", Debtor is encouraged to make payments by using www.clickpay.com/firstservice. contact Devlynn Deitrick, Community Manager, at 267-858-3031 or via email at devlynn.deitrick@fsresidential.com for assistance in unlocking the account with www.clickpay.com/firstservice.

12) Debtor shall remain current on all regular post petition VPP assessments, which is Three Hundred and Twenty Dollars and Thirty Cents, \$320.30 (absent further adjustments) per month plus any additional applicable assessment.

13) In the event that Debtor fails to make any of the payments set forth above, VPP shall notify Debtor and Debtor's attorney of the default in writing and Debtor may cure the default within 15 days of the notice. If the default continues to the following month, the Debtor shall include funds to cure that month's default as well. If Debtor should fail to cure the default within 15 days, Movant may file a Certification of Default with the Court, and upon the filing of the Certification, Debtor consents to the Court entering an Order granting Movant relief from the Automatic Stay. Thereafter, VPP may exert its state court rights including filing a complaint in foreclosure with the Philadelphia Court of Common Pleas and the right to collect any and all post petition, current and further assessments, attorneys' fees and related court costs in the event Debtor is not current with VPP Condominium Association assessments .

14) The Parties intend this Consent Order to be legally binding upon and shall inure to the benefit of each of them and their respective successors, assigns, executors, administrators, heirs, and estates.

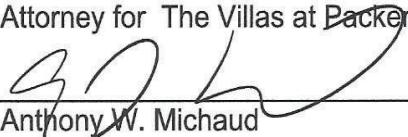
The parties request that this Honorable Court approve this stipulation.

Dated: 5/20/22



Bradford Lare, Esquire
Attorney for The Villas at Packer Park Condominium Assoc.

Dated: 5/9/22



Anthony W. Michaud
Debtor

Dated: 5/11/22

/s/ Mitchell J. Prince, Esquire

Mitchell J. Prince, Esquire /John L. McClain, Esquire
Attorneys for Debtor

Dated: 6/2/22

/s/ Ann E. Swartz, Staff Attorney to Scott F. Waterman, Standing Chapter 13 Trustee
Scott F. Waterman, Esquire
Trustee

AND NOW, this _____ day of _____, 2022, it is hereby
ORDERED that the foregoing Consent Order is approved, shall be, and is made an
Order of this Court.

BY THE COURT:



Date: June 6, 2022

HONORABLE ASHELY M. CHAN
UNITED STATES BANKRUPTCY JUDGE